



Order Filed on December 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
47286  
Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
856-866-0100  
Attorney for American Honda Finance Corporation

In Re:

ANNETTE SMITH  
WALTER SMITH

Case No.: 18-20301

Adv. No.:

Hearing Date: 10-17-18

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: December 6, 2018**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**Walter and Annette Smith**

**18-20301(CMG)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Kevin Fayette, Esq. for the debtors and this order having been served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That American Honda Finance Corporation is the holder of a first purchase money security interest encumbering a 2014 HONDA ACCORD bearing vehicle identification number 1HGCR2F85EA086906 (hereinafter the "vehicle").
2. Commencing with the 9-28-18 loan payment, the debtors shall make all retail installment contract payments to American Honda Finance Corporation when due, being the 28<sup>th</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, American Honda Finance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, American Honda Finance Corporation shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtors and their attorney.
4. The debtors shall pay to American Honda Finance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Annette Smith  
Walter Smith  
Debtors

Case No. 18-20301-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db/jdb +Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 08610-6064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Elizabeth K. Holdren on behalf of Creditor BANK OF AMERICA, N.A. eholdren@hillwallack.com,  
jhanley@hillwallack.com  
Elizabeth K. Holdren on behalf of Creditor Bank of America, N.A., through Carrington Mortgage  
Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com, jhanley@hillwallack.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin C. Fayette on behalf of Joint Debtor Walter Smith kfayette@kevinfayette.com  
Kevin C. Fayette on behalf of Debtor Annette Smith kfayette@kevinfayette.com  
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8